





displaying a set of unique offers;

receiving a response to the set of offers.

17. The method of claim 16, wherein the set of offers relate to at least one of cellular telephone products and services.

18. The method of claim 16, wherein the set of offers relate to financial services.

19. An apparatus for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

a providing module for providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least one of a code and a universal resource locator (URL) corresponding to a web site;

a receiving module for receiving a request to access the web site;

a providing module for providing an offer; and

a receiving module for receiving responses to the offer.

20. The apparatus of claim 19, wherein the user enters the code incorporated in the solicitation at the web site and the offer provided the user corresponds to the code.

21. The apparatus of claim 19, wherein the solicitation is sent through electronic means.

22. The apparatus of claim 19, wherein the receiving module for receiving a request further includes:

a providing module for providing a customer identification number; and

a using module for using the customer identification number to verify a user.

23. The apparatus of claim 19, wherein the offer provides for adjusting existing customer account terms.

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24. The apparatus of claim 19, wherein the offer includes terms for new customers.
25. The apparatus of claim 19, further including:  
an adjusting module for adjusting a customer's account terms based on the response.
26. The apparatus of claim 19, further including:  
a creating module for creating a new customer account based on the response.
27. The apparatus of claim 19, further including saving a user's access history.
28. The apparatus of claim 27, further including:  
an analyzing module for analyzing the user's access history; and  
a modifying module for modifying the offer based on the analysis.
29. The apparatus of claim 19, wherein a customer's account is automatically updated based on the response.
30. An apparatus for accessing web-based offers comprising:  
a receiving module for receiving a solicitation with at least one of a code and a universal resource locator (URL) corresponding to a web site;  
an accessing module for accessing a web site through the URL;  
a receiving module for receiving a set of offers; and  
a providing module for providing a response to the offer at the web page.
31. The apparatus of claim 30, further including:  
a providing module for providing the code at the web page; and  
a receiving module for receiving the set of offers corresponding to the code.
32. The apparatus of claim 30, wherein the set of offers relate to at least one of cellular telephone products and services.

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33. The apparatus of claim 30, wherein the set of offers relate to financial services.
34. An apparatus for providing web-based offers and receiving responses thereto comprising:  
a providing module for providing a host web site including a prompt for a code;  
a receiving module for receiving the code at the prompt;  
a displaying module for displaying a set of unique offers;  
a receiving module for receiving a response to the set of offers.
35. The apparatus of claim 34, wherein the set of offers relate to at least one of cellular telephone products and services.
36. The apparatus of claim 34, wherein the set of offers relate to financial services.
37. A computer-readable medium containing instructions for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:  
providing a solicitation to a set of users sharing pre-selected characteristics,  
incorporating in the solicitation at least one of a code and a universal resource locator (URL) corresponding to a web site;  
receiving a request to access the web site;  
providing an offer; and  
receiving responses to the offer.
38. The computer-readable medium of claim 37, wherein the user enters the code incorporated in the solicitation at the web site and the offer provided the user corresponds to the code.
39. The computer-readable medium of claim 37, wherein the solicitation is sent through electronic means.

40. The computer-readable medium of claim 37, wherein receiving a request further includes:  
providing a customer identification number; and  
using the customer identification number to verify a user.
41. The computer-readable medium of claim 37, wherein the offer provides for adjusting existing customer account terms.
42. The computer-readable medium of claim 37, wherein the offer includes terms for new customers.
43. The computer-readable medium of claim 37, further including:  
adjusting a customer's account terms based on the response.
44. The computer-readable medium of claim 37, further including:  
creating a new customer account based on the response.
45. The computer-readable medium of claim 37, further including saving a user's access history.
46. The computer-readable medium of claim 45, further including:  
• analyzing the user's access history; and  
modifying the offer based on the analysis.
47. The computer-readable medium of claim 37, wherein a customer's account is automatically updated based on the response.
48. A computer-readable medium containing instructions for accessing web-based offers comprising:  
receiving a solicitation with at least one of a code and a universal resource locator (URL) corresponding to a web site;

accessing a web site through the URL;  
receiving a set of offers; and  
providing a response to the offer at the web page.

49. The computer-readable medium of claim 48, further including:  
providing the code at the web page; and  
receiving the set of offers corresponding to the code.

50. The computer-readable medium of claim 48, wherein the set of offers relate to at least one of cellular telephone products and services.

51. The computer-readable medium of claim 48, wherein the set of offers relate to financial services.

52. A computer-readable medium containing instructions for providing web-based offers and receiving responses thereto comprising:

providing a host web site including a prompt for a code;  
receiving the code at the prompt;  
displaying a set of unique offers;  
receiving a response to the set of offers.

53. The computer-readable medium of claim 52, wherein the set of offers relate to at least one of cellular telephone products and services.

54. The computer-readable medium of claim 52, wherein the set of offers relate to financial services.

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